

Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Substitute for form 1449A/PTO		<i>TRADEMARK</i> <i>SEARCHED</i> <i>INDEXED</i> <i>FILED</i>		Complete if Known													
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		<table border="1"> <tr> <td>Application Number</td> <td>10/743,189</td> </tr> <tr> <td>Filing Date</td> <td>12/23/2003</td> </tr> <tr> <td>First Named Inventor</td> <td>ROBINSON</td> </tr> <tr> <td>Group Art Unit</td> <td>3621</td> </tr> <tr> <td>Examiner Name</td> <td>To Be Assigned</td> </tr> <tr> <td colspan="2">Attorney Docket Number</td> </tr> </table>				Application Number	10/743,189	Filing Date	12/23/2003	First Named Inventor	ROBINSON	Group Art Unit	3621	Examiner Name	To Be Assigned	Attorney Docket Number	
Application Number	10/743,189																
Filing Date	12/23/2003																
First Named Inventor	ROBINSON																
Group Art Unit	3621																
Examiner Name	To Be Assigned																
Attorney Docket Number																	
Sheet	1	of	2	U010 (BPAY.0010007)													

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Initials ^b	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY	T ^d
		Office ³ Code ⁵	Number ⁴	Kind (if known)			
/HS/	B1	EP	0762261	A2	Tabuki	03-1997	
/HS/	B2	JP	358044583	A	Ohara	03-1983	

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
-----------------------	--------------	--------------------	------------

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

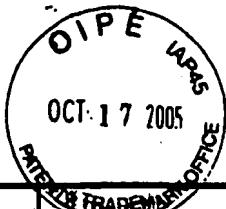
Unique citation designation number.

See attached Kinds of U.S. Patent Documents.

Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Substitute for form 1449B/PTO				<i>TRADEMARK</i> <i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/743,189
				Filing Date	12/23/2003
				First Named Inventor	ROBINSON
				Group Art Unit	3621
				Examiner Name	To Be Assigned
Sheet	2	of	2	Attorney Docket Number	U010 (BPAY.0010007)

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
-----------------------	--------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

' Unique citation designation number.

³ Applicant is to place a check mark here if English language Translation attached.

Please type a plus sign (+) inside this box → +

PTO/SB/08A (08-00)



Substitute for form 1449A/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/743,189
				Filing Date	12/23/2003
				First Named Inventor	ROBINSON
				Group Art Unit	2131
				Examiner Name	To Be Assigned
				Attorney Docket Number	U010 (BPAY.0010007)
Sheet 1		of	3		

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ² (if known)		
/HS/	A1	20050055582	A1	Bazakos et al.	03/2005
	A2	20050010478	A1	Gravelle	01/2005
	A3	20040254840	A1	Slemmer et al.	12/2004
	A4	20040201520	A1	Flick	10/2004
	A5	20040039632	A1	Han et al.	02/2004
	A6	20040024672	A1	Brack et al.	02/2004
	A7	20040012481	A1	Brusseaux	01/2004
	A8	20030150907	A1	Metcalf et al.	08/2003
	A9	20030076417	A1	Thomas et al.	04/2003
	A10	20030075287	A1	Weik	04/2003
	A11	20030067396	A1	Hassett	04/2003
	A12	20030046228	A1	Berney	03/2003
	A13	20020178063	A1	Gravelle et al.	11/2002
	A14	20020091537	A1	Algazi	07/2002
	A15	20010047223	A1	Metcalf et al.	11/2001
	A16	6,873,969	B2	Stone et al.	03/2005
	A17	6,854,642	B2	Metcalf et al.	02/2005
	A18	6,796,499	B1	Wang	09/2004
	A19	6,792,334	B2	Metcalf et al.	09/2004
	A20	6,715,674	B2	Schneider et al.	04/2004
	A21	6,715,673	B2	Fulcher et al.	04/2004
	A22	6,694,300	B1	Walker, et al.	02/2004
	A23	6,653,946	B1	Hassett	11/2003
	A24	6,650,999	B1	Brust et al.	11/2003
	A25	6,646,568	B2	MacPhail et al.	11/2003
	A26	6,559,776	B2	Katz	05/2003
	A27	6,498,970	B2	Colmenarez et al.	12/2002
	A28	6,405,125	B1	Ayed	06/2000
	A29	6,157,314		Loftus	12/2000
	A30	6,028,950		Merjanian	02/2000

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)			
/HS/	BI	EP	0598469	A2	Dunlevy	05-1994	

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

Please type a plus sign (+) inside this box →

PTO/SB/08A (08-00)

<p>Substitute for form 1449B/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p>(use as many sheets as necessary)</p>		<i>Complete if Known</i>	
		Application Number	10/743,189
		Filing Date	12/23/2003
		First Named Inventor	ROBINSON
		Group Art Unit	2131
		Examiner Name	To Be Assigned
Sheet	2	of	3
		Attorney Docket Number	
		U010 (BPAY.0010007)	

U.S. PATENT DOCUMENTS

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

7 Unique citation designation number.

⁸ See attached Kind of IIC Patent Documents

Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Substitute for form 1449B/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/723,189
				Filing Date	12/23/2003
				First Named Inventor	ROBINSON
				Group Art Unit	2131
				Examiner Name	To Be Assigned
Sheet	3	of	3	Attorney Docket Number	U010 (BPAY.0010007)

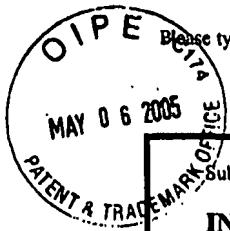
OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
-------------------------------	--------------	----------------------------	------------

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

⁹ Unique citation designation number.

¹⁰ Annlicant is to place a check mark here if English Immigrant Translation attached.



Please type a plus sign (+) inside this box →

PTO/SB/08A (08-00)

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<i>Complete if Known</i>	
				Application Number	10/743,189
				Filing Date	12/23/2003
				First Named Inventor	ROBINSON
				Group Art Unit	2131
				Examiner Name	To Be Assigned
Sheet	1	of	2	Attorney Docket Number	U010 (BPAY.0010007)

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code (if known)		
/HS/	A1	20040215565		Huffman	10-2004
	A2	20040158524		Anderson et al.	08-2004
	A3	20040155101		Royer et al.	08-2004
	A4	20040088232		Minnis, JR.	05-2004
	A5	20040083172		Wiederin	04-2004
	A6	20040020982		Hoffman et al.	02-2004
	A7	20030209599		Gatto	11-2003
	A8	20030144956		Yu et al.	07-2003
	A9	20030105725		Hoffman	06-2003
	A10	20030018567		Flitcroft et al.	01-2003
	A11	20020173986		Lehew et al.	11-2002
	A12	20020111917		Hoffman et al.	08-2002
	A13	20020046121		Walker, et al.	04-2002
	A14	20010047343		Dahan et al.	11-2001
	A15	20010000535		Lapsley et al.	04-2001
	A16	6,796,492		Gatto	09-2004
	A17	6,792,422		Stride et al.	09-2004
	A18	6,685,088		Royer et al.	02-2004
	A19	6,662,166		Parc et al.	12-2003
	A20	6,651,063		Vorobiev	11-2003
	A21	6,594,376		Hoffman et al.	07-2003
	A22	6,581,042		Parc et al.	06-2003
	A23	6,567,787		Walker et al.	05-2003
	A24	6,542,874		Walker, Jindal	04-2003
	A25	6,470,322		Walker, et al.	10-2002
	A26	6,415,262		Walker, et al.	07-2002
	A27	6,363,485		Adams et al.	03-2002
	A28	6,334,113		Walker, et al.	12-2001
	A29	6,334,112		Walker, et al.	11-2001
	A30	6,317,723		Walker, et al.	11-2001
	A31	6,230,148		Parc et al.	05-2001
	A32	6,149,055		Gatto	11-2000
	A33	6,105,010		Musgrave	08-2000
	A34	5,930,804		Walker, et al.	10-1999
	A35	5,857,079		Claus et al.	01-1999
	A36	5,546,523		Gatto	08-1996

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Foreign Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	
		Office	Number			
/HS/	B1	WO	01/20525	A1	Loyaltyworks, Inc.	03-2001

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Please type a plus sign (+) inside this box →

PTO/SB/08A (08-00)

Substitute for form 1449B/PTO		<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/743,189
		Filing Date	12/23/2003
		First Named Inventor	ROBINSON
		Group Art Unit	2131
		Examiner Name	To Be Assigned
Sheet	2	of	2
		Attorney Docket Number	U010 (BPAY.0010007)

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
/HS/	C1	Office of NYS Attorney General Eliot Spitzer. Financial Giant Joins Fight Against Online Gambling. Press Release. http://www.oag.state.ny.us/press/2002/jun/jun14a_02.html . Jun. 2002.
	C2	Zions Bank. Cards for Any Business Occasion. http://www.zionsbank.com/bank_cards.jsp?leftNav=bf_bfinance&topNav=bfinance .
	C3	ABSA. Purchasing Credit Card. http://www.absa.co.za/Corporate/0,2999,2210,00.html .
	C4	Visa U.S.A. Visa Purchasing. http://www.usa.visa.com/corporate/corporate_solutions/payment/visa_purchasing.html?it=c/corporate/corporate_solutions/index%2Ehtml Visa%20Purchasing%20 .
	C5	University of Wisconsin-Green Bay. Purchasing Department: Purchasing Card. http://www.uwgb.edu/Purchasing/purchasingCard/procurement07.htm .
	C6	Reference Guides Glossary Terms (Online Glossary Terms and Definitions). Merchant Glossary: Merchant Category Code (MCC) (Merchant Category Code) (MCC) Help. http://glossary.reference-guides.com/Merchant/Merchant_Category_Code_MCC/ . 2003.
	C7	University of Denver. Purchasing Card User Guide. http://www.du.edu/purchasing/purcard.html#2%20HOW%20DOES%20THE%20CARD%20WORK%20 .
	C8	Williams College Controller's Office. Purchasing Card Procedures. http://www.williams.edu/admin/controller/pccard.html#whatis . Jan. 2005
↓	C9	Arizona State University. The Purchasing Card: A Guide for Users. http://www.asu.edu/purchasing/pdf/purchcard.pdf . Jan. 2005

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number.

² Applicant is to place a check mark here if English language Translation attached.

Please type a plus sign (+) inside this box →

PTO/SB/08A (08-00)

Substitute for form 1449A/PTO				<i>Complete if Known</i>												
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<table border="1"> <tr> <td>Application Number</td> <td>10/743,189</td> </tr> <tr> <td>Filing Date</td> <td>12/23/2003</td> </tr> <tr> <td>First Named Inventor</td> <td>ROBINSON ET AL.</td> </tr> <tr> <td>Group Art Unit</td> <td>2131</td> </tr> <tr> <td>Examiner Name</td> <td>To Be Assigned</td> </tr> <tr> <td colspan="2">Attorney Docket Number</td> </tr> </table>	Application Number	10/743,189	Filing Date	12/23/2003	First Named Inventor	ROBINSON ET AL.	Group Art Unit	2131	Examiner Name	To Be Assigned	Attorney Docket Number	
Application Number	10/743,189															
Filing Date	12/23/2003															
First Named Inventor	ROBINSON ET AL.															
Group Art Unit	2131															
Examiner Name	To Be Assigned															
Attorney Docket Number																
Sheet	1	of	2	U010 (BPAY.0010007)												

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
-----------------------	--------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.

⁶ Applicant is to place a check mark here if English language Translation is attached.

Please type a plus sign (+) inside this box →

+

PTO/SB/08A (08-00)



**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

She

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Substitute for form 1449B/PTO		<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/743,189
		Filing Date	12/23/2003
		First Named Inventor	ROBINSON ET AL.
		Group Art Unit	2131
		Examiner Name	To Be Assigned
Sheet	2	of	2
		Attorney Docket Number	

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
-----------------------	--------------	--------------------	------------

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Unique citation designation number.

² Applicant is to place a check mark here if English language Translation attached.

Please type a plus sign (+) inside this box →

+

PTO/SB/08A (08-00)

CEG - 6 2004

Substitute for form 1449A/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number 10/743,189 Filing Date 12/22/2003 First Named Inventor ROBINSON Group Art Unit 2131 Examiner Name To Be Assigned	
Sheet	1	of	5	Attorney Docket Number	U010 (BPAY.001007)

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ² (if known)		
/HS/	A1	D425800		Shin	05/2000
	A2	20040143505		Kovach	07/2004
	A3	20040088295		Glazer, et al.	05/2004
	A4	20040054587		Dev et al.	03/2004
	A5	20030236704		Antonucci	12/2003
	A6	20030229790		Russell, William	12/2003
	A7	20030229540		Algienne	12/2003
	A8	20030229539		Algienne	12/2003
	A9	20030216967		Williams	11/2003
	A10	20030191709		Elston, Stephen et al.	10/2003
	A11	20030090473		Joshi, Vikas B.	05/2003
	A12	20030055727		Walker et al.	03/2003
	A13	20030034876		Pucheck et al.	02/2003
	A14	20030018522		Denimarck, et al.	01/2003
	A15	20030009393		Norris	01/2003
	A16	20030009382		D'Arbeloff et al.	01/2003
	A17	20030006277		Maskatiya, Vali et al.	01/2003
	A18	20020196963		Bardwell, William E.	12/2002
	A19	20020194128		Maritzen, et al.	12/2002
	A20	20020162031		Levin et al.	10/2002
	A21	20020161629		Jentoft, Keith	10/2002

FOREIGN PATENT DOCUMENTS

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
-----------------------	--------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

3 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.

** Annexe is in italic or sharp mark here if English translation is attached*

Please type a plus sign (+) inside this box → +

PTO/SB/08A (08-00)

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<i>Complete if Known</i>	
				Application Number	10/743,189
				Filing Date	12/22/2003
				First Named Inventor	ROBINSON
				Group Art Unit	2131
Examiner Name	To Be Assigned				
Sheet	2	of	5	Attorney Docket Number	U010 (BPAY.0010007)

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ⁷	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ⁸ (if known)		
/HS/	A22	20020148892		Bardwell, William E.	10/2002
	A23	20020128851		Chefala et al.	09/2002
	A24	20020116266		Marshall, Thaddeus	08/2002
	A25	20020112177		Voltmer et al.	08/2002
	A26	20020094111		Pucheck et al.	07/2002
	A27	20020087413		Mahaffy et al.	07/2002
	A28	20020077902		Marcus, Dwight	06/2002
	A29	20020077890		LaPointe, Patrick L. et al.	06/2002
	A30	20020077889		Kolls	06/2002
	A31	20020062249		Iannacci, Gregory	05/2002
	A32	20020038165		McHale, John T. IV et al.	03/2002
	A33	20020029196		Metcalfe et al.	03/2002
	A34	20020019811		Lapsley, Philip D. et al.	02/2002
	A35	20010042022		Kirkpatrick et al.	11/2001
	A36	20010034609		Dovolis, Gregg J.	10/2001
	A37	20010025245		Flickinger et al.	09/2001
	A38	20010011680		Soltesz, John et al.	08/2001
	A39	6,748,365		Quinlan et al.	06/2004
	A40	6,695,206		Ross	02/2004
	A41	6,655,585		Shinn	12/2003
	A42	6,647,372		Brady, et al.	11/2003
	A43	6,636,973		Novoa, et al.	10/2003
	A44	6,554,705		Cumbers	04/2003
	A45	6,539,282		Metcalfe et al.	03/2003
	A46	6,529,878		De Rafael et al.	03/2003
	A47	6,529,871		Kanevsky et al.	03/2003
	A48	6,523,741		DiMaria et al.	02/2003
	A49	6,522,772		Morrison et al.	02/2003
	A50	6,497,360		Schulze	12/2002
	A51	6,496,595		Pucheck et al.	12/2002
	A52	6,477,509		Hammons et al.	11/2002
	A53	6,470,233		Johnson, Jr.	10/2002
	A54	6,466,917		Goyal et al.	10/2002
	A55	6,463,127		Maier et al.	10/2002
	A56	6,446,044		Luth et al.	09/2002
	A57	6,433,818		Steinberg et al.	08/2002
	A58	6,424,249		Houvener	07/2002
	A59	6,422,464		Terranova	07/2002
	A60	6,415,262		Walker et al.	07/2002
	A61	6,397,198		Hoffman, et al.	05/2002
	A62	6,397,126		Nelson	05/2002
	A63	6,389,401		Kepecs	05/2002
	A64	6,381,344		Smithies et al.	04/2002

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

⁷ Unique citation designation number.

⁸ See attached Kinds of U.S. Patent Documents

Please type a plus sign (+) inside this box → +

PTO/SB/08A (08-00)

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete If Known	
Sheet	3	of	5	Application Number	10/743,189
				Filing Date	12/22/2003
				First Named Inventor	ROBINSON
				Group Art Unit	2131
				Examiner Name	To Be Assigned
				Attorney Docket Number	U010 (BPAY.0010007)

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.*	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ¹⁰ (if known)		
/HS/	A65	6,370,649		Angelo et al.	04/2002
	A66	6,366,682		Hoffman, et al.	04/2002
	A67	6,345,263		Matsumoto et al.	02/2002
	A68	6,341,169		Cadorette, Jr. et al.	01/2002
	A69	6,334,109		Kanevsky et al.	12/2001
	A70	6,332,134		Foster	12/2001
	A71	6,330,543		Kepecs	12/2001
	A72	6,327,573		Walker et al.	12/2001
	A73	6,321,339		French et al.	11/2001
	A74	6,314,169		Schelberg, Jr. et al.	11/2001
	A75	6,310,966		Dulude et al.	10/2001
	A76	6,307,956		Black	10/2001
	A77	6,307,955		Zank et al.	10/2001
	A78	6,282,658		French et al.	08/2001
	A79	6,269,348		Pare, Jr. et al.	07/2001
	A80	6,246,751		Bergl et al.	06/2001
	A81	6,233,564		Schulze, Jr.	05/2001
	A82	6,230,148		Pare, Jr. et al.	05/2001
	A83	6,222,914		McMullin	04/2001
	A84	6,196,460		Shin	03/2001
	A85	6,192,142		Pare, Jr. et al.	02/2001
	A86	6,181,807		Setlak, et al.	01/2001
	A87	6,175,922		Wang, Ynjiun	01/2001
	A88	6,161,090		Kanevsky et al.	12/2000
	A89	6,161,059		Tedesco et al.	12/2000
	A90	6,154,879		Pare, Jr. et al.	11/2000
	A91	6,148,091		DiMaria	11/2000
	A92	6,119,932		Maloney et al.	09/2000
	A93	6,094,632		Hattori	07/2000
	A94	6,092,192		Kanevsky et al.	07/2000
	A95	6,070,147		Harms et al.	05/2000
	A96	6,070,141		Houvenier et al.	05/2000
	A97	6,061,660		Eggleson et al.	05/2000
	A98	6,040,783		Houvenier et al.	03/2000
	A99	6,012,039		Hoffman et al.	01/2000
	A100	6,009,411		Kepecs	12/1999
	A101	5,984,366		Priddy	11/1999
	A102	5,982,914		Lee et al.	11/1999
	A103	5,943,423		Muflic	08/1999
	A104	5,933,816		Zeanah et al.	08/1999
	A105	5,930,804		Yu et al.	07/1999
▼	A106	5,927,544		Kanoh et al.	07/1999
	A107	5,914,472		Foladare et al.	06/1999

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

⁹ Unique citation designation number.

¹⁰ See attached Kind of U.S. Patent Documents

Please type a plus sign (+) inside this box →

PTO/SB/08A (08-00)

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
Sheet	4	of	5	Application Number	10/743,189
				Filing Date	12/22/2003
				First Named Inventor	ROBINSON
				Group Art Unit	2131
				Examiner Name	To Be Assigned
				Attorney Docket Number	U010 (BPAY.0010007)

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code ¹² (if known)		
/HS/	A108	5,897,616		Kanevsky et al.	04/1999
	A109	5,893,075		Plainfield , et al.	04/1999
	A110	5,872,834		Teitelbaum	02/1999
	A111	5,870,723		Pare. Jr. et al.	02/1999
	A112	5,864,623		Messina et al.	01/1999
	A113	5,850,442		Muffic	12/1998
	A114	5,845,256		Pescitelli et al.	12/1998
	A115	5,838,812		Pare. Jr. et al.	11/1998
	A116	5,832,464		Houvener et al.	11/1998
	A117	5,805,719		Pare. Jr. et al.	09/1998
	A118	5,802,199		Pare. Jr. et al.	09/1998
	A119	5,799,092		Kristol, et al.	08/1998
	A120	5,790,785		Klug et al.	08/1998
	A121	5,790,674		Houvener et al.	08/1998
	A122	5,764,789		Pare. Jr. et al.	06/1998
	A123	5,745,598		Shaw et al.	04/1998
	A124	5,737,439		Lapsley et al.	04/1998
	A125	5,722,526		Sharrard	03/1998
	A126	5,696,739		Chang	12/1997
	A127	5,688,974		Devine, et al.	11/1997
	A128	5,679,938		Templeton et al.	10/1997
	A129	5,657,389		Houvener	08/1997
	A130	5,615,217		Horne et al.	03/1997
	A131	5,613,012		Hoffman et al.	03/1997
	A132	5,602,933		Blackwell et al.	02/1997
	A133	5,598,474		Johnson	01/1997
	A134	5,594,806		Colbert	01/1997
	A135	5,581,630		Bonneau, Jr.	12/1996
	A136	5,523,551		Scott	06/1996
	A137	5,485,510		Colbert	01/1996
	A138	5,483,601		Faulkner	01/1996
	A139	5,450,980		Laidlaw	09/1995
	A140	5,386,104		Sime	01/1995
	A141	5,352,876		Watanabe et al.	10/1994
	A142	5,280,527		Gullman, et al.	01/1994
	A143	4,995,081		Leighton et al.	02/1991
	A144	4,915,205		Reid et al.	04/1990
	A145	4,879,747		Leighton et al.	11/1989
	A146	4,716,593		Hirai et al.	12/1987
	A147	4,553,222		Kurland , et al.	12/1985
	A148	4,359,631		Lockwood , et al.	11/1982
	A149	4,230,214		Cortez	10/1980

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹¹ Unique citation designation number.

¹² See attached Kinds of U.S. Patent Documents

Please type a plus sign (+) inside this box ➔

PTO/SB/08A (08-00)

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		<i>Complete if Known</i>	
		Application Number	10/743,189
		Filing Date	12/22/2003
		First Named Inventor	ROBINSON
		Group Art Unit	2131
		Examiner Name	To Be Assigned
Sheet	5	of	5
		Attorney Docket Number	
		U010 (BPAY.0010007)	

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/HS/	B1	S. Davies. Touching Big Brother. How Biometric Technology Will Fuse Flesh and Machine. Information Technology & People. Vol. 7 (4) 1994	
	B 2	Lawrence Aragon. Show me some ID. PC Week Online (http://www.zdnet.com/pcweek/0112/12bio.html) Jan. 1998	
	B 3	Gerald Lazar. Agencies Scan Biometrics for Potential Applications. FCW.com (http://www.fcw.com.pubs.few.1997/0120/feature.htm) Jan. 1997	
	B 4	Comparison of Biometric Identification Methods. http://www.and.nl/id/gen_biom.html . Dec. 1998	
	B 5	The Speech Recognition API (SRAPI) Committee Announces Support for Speaker Verification. http://www.srapi.com/svapipr.html . Oct. 1996	
	B 6	New Technology Enables Computers to Identify, Verify User Voices. http://www.srapi.com/savpi/pr041597.html . Apr. 1997	
	B 7	Accounting 5544. Biometric Technology. http://acctserver.cob.vt.edu/faculty/jhicks/acct5544/present/ddevere.htm . Apr. 1997	
	B 8	VAULT FAQs. http://www.ImagineNation.com/Xanadu/Vault . Jun. 1997	
	B 9	John Daugman. The Scientific Basis for Iris Recognition. Http://www.iriscan.com/basis.htm . Dec. 1998	
	B 10	Electronic Banking I. http://www.sjb.co.uk/cb1.html . Aug. 1998	
	B 11	Biometric Technology Today (Btt). Vol. 6(5) Sep. 1998	
	B 12	Biometric Digest. Mar. 1998	
	B 13	Biometrics in Human Services. Vol. 2(1) Feb. 1998	
	B 14	"The Biometric Bar Tab Project." http://www.csec.wvu.edu/~wise/biometric/index.htm , including December 9, 2002 Proposal and May 5, 2003 Team Report.	

Examiner Signature	/Hosuk Song/	Date Considered	04/19/2007
--------------------	--------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number.

² Applicant is to place a check mark here if English language Translation attached.